

**Information to identify the case:**

Debtor 1	<u>Michele Leah Nolan</u>	Social Security number or ITIN	<b>xxx-xx-5635</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>20-21606-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michele Leah Nolan

11/3/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michele Leah Nolan  
Debtor(s)

Case No. 20-21606-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 03, 2020

User: lfin  
Form ID: 318

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2020:

Recip ID	Recipient Name and Address
db	+ Michele Leah Nolan, 1400 Litman Grove Lane, Butler, PA 16001-7527
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15245249	+ Butler Health System, One Hospital Way, Butler, PA 16001-4670
15245250	CBCS, PO Box 2724, Columbus, OH 43216-2724
15245255	Clerk of Court of Butler County, P.O. Box 1208, Butler, PA 16003-1208
15245256	+ Connie Westfall, 1214 Keely Road, Franklin, PA 16323-6612
15252757	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15245261	+ Mary Beckwith, 100 Able View Drive, Unit 1, Butler, PA 16001-8802
15245262	+ Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15245263	+ Nationstar dba Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15252550	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Nov 04 2020 03:38:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2020 01:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2020 01:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 04 2020 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15245248	+ EDI: CITICORP.COM	Nov 04 2020 03:38:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15245252	EDI: CITICORP.COM	Nov 04 2020 03:38:00	Citibank, P.O. Box 78045, Phoenix, AZ 85062
15245251	EDI: AFNIRECOVERY.COM	Nov 04 2020 03:38:00	CenturyLink, c/o afni, 1310 Martin Luther King Dr, PO Box 3517, Bloomington, IL 61702-3517
15245253	+ EDI: CITICORP.COM	Nov 04 2020 03:38:00	Citibank/Best Buy, P.O. Box 790441, Saint Louis, MO 63179-0441
15245254	+ EDI: CITICORP.COM	Nov 04 2020 03:38:00	Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117-6034
15245257	Email/Text: bankruptcynotice@fcbanking.com	Nov 04 2020 01:25:00	First Commonwealth Bank, Attn: Special Assets, P.O. Box 400, Indiana, PA 15701
15245258	EDI: IRS.COM	Nov 04 2020 03:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

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15245260	EDI: JPMORGANCHASE	Nov 04 2020 03:38:00	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15245264	EDI: PRA.COM	Nov 04 2020 03:38:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15263124	EDI: PRA.COM	Nov 04 2020 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15245351	+ EDI: RMSC.COM	Nov 04 2020 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15245265	+ EDI: RMSC.COM	Nov 04 2020 03:38:00	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
15245266	EDI: RMSC.COM	Nov 04 2020 03:38:00	Synchrony Bank/Levin, P.O. Box 965036, Orlando, FL 32896-5036
15245267	EDI: TFSR.COM	Nov 04 2020 03:38:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197-5855

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15245259	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor Michele Leah Nolan Jody@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com; Michael@dairosenblumbankruptcy.com

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Fred W. Freitag, IV

on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION fwfreitagiv@gmail.com  
LeopoldAssociatesPAX6428@projects.filevine.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

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